

United States Bankruptcy Court
Eastern District of Virginia
Richmond Division

In re:

Kandise Nadine Lucas

Case Number 20-33177-FJS
Chapter 13

Debtor(s)

**NOTICE TO DEBTOR(S) AND CREDITORS
CONCERNING ISSUANCE OF DISCHARGE**

The Trustee has filed a report of completion of plan payments. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

TO THE DEBTOR(S):

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s') Certification of Compliance with 11 U.S.C. §1328 as required by Local Bankruptcy Rule 4008-2(A). A copy of this form may be obtained from the Clerk's Office or via the Bankruptcy Forms button on the Court's Internet web site at www.vaeb.uscourts.gov. Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

TO CREDITORS:

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing unless, within 21 days of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §522(p)(1) of the Bankruptcy Code that exceeds \$125,000 in value for cases filed before April 1, 2007, \$136,875 if the case was filed April 1, 2007 through March 31, 2010, \$146,450 if the case was filed on or after April 1, 2010, \$155,675 if the case was filed on or after April 1, 2013, \$160,375 if the case was filed on or after April 1, 2016, \$170,350 if the case was filed on or after April 1, 2019, or \$189,050 if the case was filed on or after April 1, 2022, and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §522(q)(1)(A) or liable for a debt of the kind described in §522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: November 3, 2025

Charri S Stewart , Clerk
United States Bankruptcy Court

In re:
Kandise Nadine Lucas
Debtor

Case No. 20-33177-FJS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Nov 03, 2025

User: Admin
Form ID: nt400815

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Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2025:

Recip ID	Recipient Name and Address
db	+ Kandise Nadine Lucas, 514 East Williamsburg Road, Sandston, VA 23150-1703
cr	+ Amanda Simons, c/o Daniels, Williams, Tuck & Ritter, 11901 Iron Bridge Road, PO Box 3570, Chester, va 23831-8481
15421188	+ Advocates for Equity in Schools, 4206 Chamberlayne Avenue, Richmond, VA 23227-5010
15421190	+ Amanda Simons, 11901 Iron Bridge Road, Chester, VA 23831-1458
15421195	+ Charles Lucas, 514 East Williamsburg Road, Sandston, VA 23150-1703
15421197	+ Commonwealth Lab Consultants, PO Box 36559, Martinsville, VA 24115-5468
15421200	+ Henrico Courts, 4301 Parham Road, Henrico, VA 23228-2745
15421202	+ Kim Taylor, 1409 Eastridge Road, Henrico, VA 23229-5501
15421203	+ Meridian Resource Company, PO Box 659940, San Antonio, TX 78265-9138
15421204	+ NAPA Virginia, PO Box 8005, Cleveland, TN 37320-8005
15421207	+ Sheltering Arms Hosp, Applied Business Services, 617 Southside Rd, Edenton, NC 27932-8922
15421210	+ Thomas H. Robers & Assoc PC, 105 S. 1st Street, Richmond, VA 23219-3718
15421212	+ Wells Fargo, 7711 Plantation Rd #, R4058015, Roanoke, VA 24019-0000

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkmailings@nbsdefaultservices.com	Nov 04 2025 01:46:00	Allied First Bank, SB dba ServBank, Allied First Bank, SB dba Servbank, 14841 Dallas Parkway, Ste 350, Dallas, TX 75254-7685
cr	+ Email/Text: BK@servicingdivision.com	Nov 04 2025 01:46:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, AZ 85034-7210
cr	+ Email/Text: BK@servicingdivision.com	Nov 04 2025 01:46:00	Servbank, N.A., 3138 E Elwood St, Phoenix, AZ 85034-7210
cr	+ Email/Text: BK@servicingdivision.com	Nov 04 2025 01:46:00	Servbank, SB, 3138 E Elwood St, Phoenix, AZ 85034, UNITED STATES 85034-7210
cr	+ Email/Text: bkmailings@nbsdefaultservices.com	Nov 04 2025 01:46:00	Servbank, SB, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254, UNITED STATES 75254-7685
15421189	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 04 2025 02:03:23	AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
16152969	+ Email/Text: BK@servicingdivision.com	Nov 04 2025 01:46:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
15421191	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2025 02:03:20	Ashley Funding Services, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15475636	Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2025 01:49:27	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15421193	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Nov 04 2025 01:51:06	Capital One Bank, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15431569	+ Email/PDF: ebn_ais@aisinfo.com	Nov 04 2025 01:51:04	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15421194	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 04 2025 01:51:00	Capital One Financial, 1680 Capital One Dr, Mc Lean, VA 22102-3407
15421196	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2025 01:49:35	Cjw Medical Center, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
15421198	+ Email/Text: EBN@edfinancial.com	Nov 04 2025 01:45:00	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15421199	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	Nov 04 2025 01:46:00	First Investors Corporation*, 380 Interstate North Parkway, Ste 300, Atlanta, GA 30339-2222
15425820	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	Nov 04 2025 01:46:00	First Investors Servicing Corporation, 380 Interstate North Parkway Ste 300, Atlanta, GA 30339-2222
15421201	Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2025 01:51:05	Henrico Doctor's Hospital, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
16150954	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2025 01:50:19	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15436335	Email/Text: paula.tilley@nrsagency.com	Nov 04 2025 01:45:00	NAPA VIRGINIA, C/O NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND, TN 37320-8005
15421205	Email/Text: nsm_bk_notices@mrcooper.com	Nov 04 2025 01:46:00	Nationstar Mortgage, LLC, D/B/A Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741
15421192	Email/Text: sarah@nblawplc.com	Nov 04 2025 01:46:00	Ballato Law Firm PC**, 3721 Westerre Pkwy, Suite A, Richmond, VA 23233-0000
15432573	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 04 2025 01:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15421206	+ Email/PDF: Bankruptcy_Prod@mohela.com	Nov 04 2025 02:03:22	Navient Solutions Inc, Po Box 9500, Wilkes Barre, PA 18773-9500
16785249	+ Email/Text: BK@servicingdivision.com	Nov 04 2025 01:46:00	Servbank, N.A., 3138 E Elwood St, Phoenix, Arizona 85034-7210
16354197	+ Email/Text: BK@servicingdivision.com	Nov 04 2025 01:46:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
15476346	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 04 2025 01:51:01	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15421208	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 04 2025 02:02:59	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15421209	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 04 2025 01:49:23	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15423186	+ Email/Text: USAVAE.Bankruptcyntices@usdoj.gov	Nov 04 2025 01:45:00	U.S. Attorney's Office, 919 East Main Street, Suite 1900, Richmond, VA 23219-4625
15421211	+ Email/Text: bankruptcytn@wakeassoc.com	Nov 04 2025 01:45:00	Valley Credit Service, Inc, P.o. Box 7090, Charlottesville, VA 22906-7090
15421213	+ Email/PDF: ais.Bankruptcynticeshomelending@aisinfo.com	Nov 04 2025 02:03:01	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
15421214	Email/PDF: ais2.BankruptcynticesExceptions@aisinfo.com	Nov 04 2025 02:02:33	Wells Fargo Bank NA, Credit Bureau Dispute Resoluti, Des Moines, IA 50306-0000
15432386	Email/PDF: ais.BankruptcynticesCCSBKOperations@aisinfo.com	Nov 04 2025 01:51:10	Wells Fargo Bank, N.A., Wells Fargo Card

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Services, PO Box 10438, MAC F8235-02F, Des
Moines, IA 50306-0438

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	##+	Marla Faith Crawford, 6523 South Stevens Hollow Drive, Chesterfield, VA 23832-8566
15711011	##+	Dr. Marla Crawford, c/o Elite Educational Consulting, 6523 S Stevens Hollow Dr, Chesterfield, VA 23832-8566

TOTAL: 2 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2025 at the address(es) listed below:

Name	Email Address
Carl M. Bates	station01@richchap13.com station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
Craig Andrew Edelman	on behalf of Creditor Servbank N.A. craig.edelman@bonialpc.com, Notices.Bonial@ecf.courtdrive.com
Craig Brandon Rule	on behalf of Creditor Nationstar Mortgage LLC crule@zwickerpc.com bknotices@zwickerpc.com
D. Carol Sasser	on behalf of Creditor Servbank SB dsasser@siwpc.com, ewhite@siwpc.com;kgershen@siwpc.com;bkreferrals@siwpc.com;siwbkecf@siwpc.com;siwpc@ecf.courtdrive.com;siwattecf@s iwpc.com
Daniel Kevin Eisenhauer	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ANHSOrlans@InfoEx.com ecfaccount@orlans.com
Jason Meyer Krumbein	on behalf of Defendant Kandise Nadine Lucas jkrumbein@krumbeinlaw.com a30156@yahoo.com;jkrumbein@recap.email
Kimberly Alice Chandler	on behalf of Debtor Kandise Nadine Lucas kim@chandlerplc.com liz@chandlerplc.com;admin3@chandlerplc.com;r49700@notify.bestcase.com
Matthew W. Cheney	USTPRegion04.RH.ECF@usdoj.gov
Mukta Suri	on behalf of Creditor Allied First Bank SB dba Servbank Mukta.Suri@mccalla.com, mccallaecf@ecf.courtdrive.com

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Mukta Suri

on behalf of Creditor Allied First Bank SB dba ServBank Mukta.Suri@mccalla.com, mccallaecf@ecf.courtdrive.com

Mukta Suri

on behalf of Creditor Servbank SB Mukta.Suri@mccalla.com, mccallaecf@ecf.courtdrive.com

Natalie E Lea

on behalf of Creditor Servbank SB natalie.lea@bonialpc.com, Notices.Bonial@ecf.courtdrive.com

Susan Hope Call

on behalf of Trustee Carl M. Bates susancall@richchap13.com station15@richchap13.com

Todd Madison Ritter

on behalf of Plaintiff Amanda Simons tritter@hillrainey.com
bankruptcy@hillrainey.com;kvillafane@hillrainey.com;tritter@hillrainey.com;thall@hillrainey.com

Todd Madison Ritter

on behalf of Creditor Amanda Simons tritter@hillrainey.com
bankruptcy@hillrainey.com;kvillafane@hillrainey.com;tritter@hillrainey.com;thall@hillrainey.com

TOTAL: 15